ATM Non-Branch Locations

Cash Dispensers - Withdrawals Only

St. Mary's Hospital 1601 W. St. Mary's Rd. (first floor)

St. Joseph's Hospital 350 N. Wilmot Rd. (first floor)

Pima Community College NW 7600 N. Shannon Rd.

Air National Guard 1500 E. Valencia Rd. (limited access)

Base Exchange at DMAFB (limited access)

Car Care Center at DMAFB (limited access)

Commissary at DMAFB (limited access)

Shoppette at DMAFB (limited access)

Community Center at DMAFB (limited access)

2949 W. Bell Rd. Phoenix, AZ 85053

Full-Service ATM

UA Campus (in Student Union near Canyon Cafe)

Corporate Address

2480 N. Arcadia Ave. Tucson, AZ 85712

Mailing Address

Vantage West Credit Union P.O. Box 15115 Tucson, AZ 85708

Member Information Center

520.298.7882 or 800.888.7882

Website

Vwestcu.org

Email

Info@Vwestcu.org

Telecommunications Device for the Deaf (TDD)

520.733.9453

Premium Checking

Car Loan Payments

P.O. Box 15159

Tucson, AZ 85708

VISA® Payments

Tucson, AZ 85708

P.O. Box 15220

reimburse for any financial losses. Services are available to Vantage West Premium Checking Account (PCA) holders, and anyone living in the PCA holder's immediate household, including children of the PCA holder through age 23 who are away from home as full-time students.

² Identity Theft Services are provided by Identity Theft 911[®], and do not

- 3 Must be 21 years or older, or have a qualified co-signer. Minimum age, even with a co-signer, is 18.
- ⁴ Guaranteed Asset Protection (GAP) is a payment protection product available through the credit union.
- ⁵ In those states where MEMBER'S CHOICE[®] Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Glenview, Illinois. The Mechanical Repair program is administered by Consumer Program Administrators, Inc., and Automotive Warranty Services of Florida, Inc., Florida License #60023.
- 6 Standard service fees may apply.

¹ Early withdrawal penalties apply.

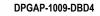
7 Bill Pay is FREE with Premium Checking. It is also FREE with ValuFirst Checking with Direct Deposit and a VISA Checking Card, or Student Advantage Checking with a VISA Checking Card. Bill Pay is subject to approval and requires a Vantage West checking account. Certain other conditions may apply (refer to the latest fee schedule or our website for details).

All loans and credit cards subject to approval.
Subject to change without notice.
For the most current information, go to Vwestcu.org.

And Annual Annua



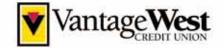




2/2010

Something for Everyone





Something for Everyone

Something for Everyone

Something for Everyone

Savings Accounts

- Regular Share
- ▼ Premium Share (Money Market)
- ▼ High Yield Money Market
- ▼ Share Certificates ¹
- ▼ Individual Retirement Accounts (IRAs)
- Coverdell Education Savings Account
- ▼ Super Saver Club for Kids

Checking Accounts

- ▼ Premium Checking with FREE ID Theft Resolution Services²
- ▼ ValuFirst Checking
- ▼ Student Advantage Checking

Vehicle and Other Loans

- ▼ Car and Truck Loans
- Motorcycles and Boats
- Travel Trailers
- Classic Vehicles

Home and Real Estate Loans

- ▼ Home Mortgages
- ▼ Home Equity Loans
- Manufactured Homes
- ▼ I and I oans

Personal Loans

- Lines of Credit
- ▼ Share Secured Loans
- ▼ Signature Loans

VISA® Credit Cards 3

- ▼ VISA Classic, Gold and Platinum
- ▼ Home Equity VISA Gold

Loan Protection Products

- ▼ MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP Plus) 4
- ▼ MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) ⁵
- ▼ Vantage West's DebtGuard™

Convenience Services

- ▼ FREE Mobile Web Banking and Text Message Banking ⁶
- ▼ Online Bill Pay ⁷
- ▼ Direct Deposit and Payroll Deduction
- ▼ FREE 24-hour Online Banking with FinanceWorks™ powered by Quicken®
- ▼ FREE 24-hour PhoneBank **520.751.7070** or **800.269.7070**
- FREE eStatements
- ▼ Loanline Apply for your loan 24/7 520.751.7045 or 888.349.LOAN (5626), or online at Vwestcu.org

Other Services

- ▼ Safe Deposit Boxes (select branches)
- ▼ FREE Notary Service
- Wire Transfers
- ▼ Discount Home and Auto Insurance
- Business Lending and Services
- ▼ Investment Services 520.751.7000

(Securities and Insurance products are offered through LPL Financial and its affiliates, member FINRA/SIPC. Vantage West Credit Union is not a registered broker/dealer nor affiliated with LPL Financial. Investments are not NCUA insured, not guaranteed by Vantage West, and may lose value.)

Branch & ATM Locations and Hours of Operation

BROADWAY

8465 E. Broadway Blvd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1

CRAYCROFT

2222 S. Craycroft Rd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1

DM AIR FORCE BASE (limited access)

2520 S. Craycroft Rd.

Branch & Drive-Thru: Mon., Tues., Thurs., Fri. 9-5; Wed. 10-5

MARANA (AZ Pavilions)

8290 N. Cortaro Rd.

Branch: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri 9-6; Sat. 9-3 Drive-Thru: Mon., Tues., Thurs., Fri. 9-7; Wed. 10-7; Sat. 9-3

NORTHWEST

550 W. Magee Rd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1

RITA RANCH

7394 S. Nexus Rd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-3

SOUTHWEST

3125 E. Valencia Rd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1

UNIVERSITY

801 E. Speedway Blvd.

Branch: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1 Walk-up Teller: Mon., Tues., Thurs., Fri. 7:30 am-9 am (limited transactions) Wed. 7:30 am-10 am

WILMOT

1100 N. Wilmot Rd.

Branch & Drive-Thru: Mon., Tues., Thurs. 9-5; Wed. 10-5; Fri. 9-6; Sat. 9-1

PHOENIX

3416 N. 24th Ln.

Branch & Drive-Thru: Mon. 9-5; Tues., Thurs. 9-4; Wed. 10-4; Fri. 9-6

SAN MANUEL

141 W. 8th Ave.

Branch: Mon., Thurs., Fri. 9-5; Tues. 9-4; Wed. 10-4





